

MSD Newsletter

Volume 4, Issue 3
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Greetings

SEASONS GREETINGS to you..

We would like to wish everyone a peaceful and joyous Christmas season and New Year. As 2008 comes to a close, we want to thank you for your continued support and we look forward to continued fruitful partnerships in 2009.

Merry Christmas from all of us !!

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RELEASE OF EMORTELE™

We are pleased to announce that Emortelle (CUMIS TC) will be available for purchase in the first quarter of 2009.

Emortelle (based on CUMIS Thin Client Technology) is a new and efficient technology that encompasses the best of operating platforms, the stability and low maintenance of a Linux based server and the user-friendliness of the Windows client GUI. In addition to all of the features of CUMIS Plus version 7.0, some of the additional features of Emortelle include:

- * New Multi Document Interface (MDI),
- * Report Builder
- * Report Generator
- * Query Wizard,
- * Seamless integration of GIA, ATM-online, Shared Services,

Benefits are:

- * Increased Productivity,
- * Faster response times
- * Ease of Use,
- * Better Integration with Microsoft Office,
- * Elimination of Emulation Software.

For further details, please contact info@msd-tt.com.



A WARM WELCOME TO OUR NEW CLIENTS



This year has been a significant year for us as we have taken on new projects outside of the Credit Union sector. We would like to warmly welcome our 2 new clients, Deposit Insurance Company of Trinidad & Tobago and TIP Friendly Society of Jamaica.

Welcome to the MSD family ! To our existing clients, thank you for your continued patronage.

NEW WEBSITE

You may have noticed that our website is currently under construction. Please bear with us as we strive to make our website as informative and as user friendly as possible. Our new and updated website is coming soon !



GECCU LAUNCHES ATM ONLINE

In our last issue, we mentioned that in collaboration with MSD, FutureSoft and NCB (SVG), the ATM unit installed at GECCU's head office was brought on-line on 13th June 2008, with the CUMIS Plus application and ten (10) of NCB's ATM machines strategically located throughout the island.

On 16th October 2008, GECCU Credit Union held the official launch for their ATM online services. Speakers at the launch included The Hon. Dr. Jerold Thompson, Minister of Telecommunications, Jamaica. Collinsworth Howard, Manager Corporate Planning & Product Development, MSD.

ATM Online gives members fast, secure, convenient and reliable access to their accounts via Debit or Credit cards from ATM networks locally and internationally.

Here are some images from the launch.



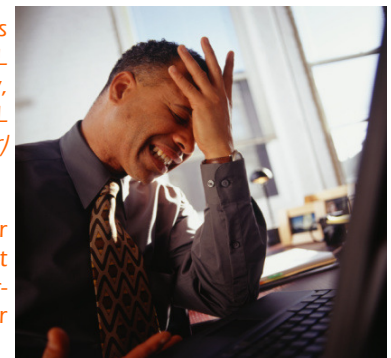
PLEASE BACKUP YOUR DATA !!!

We are still receiving numerous reports of clients' servers crashing with no proper back up system in place. We cannot stress enough the importance of having a back up system.

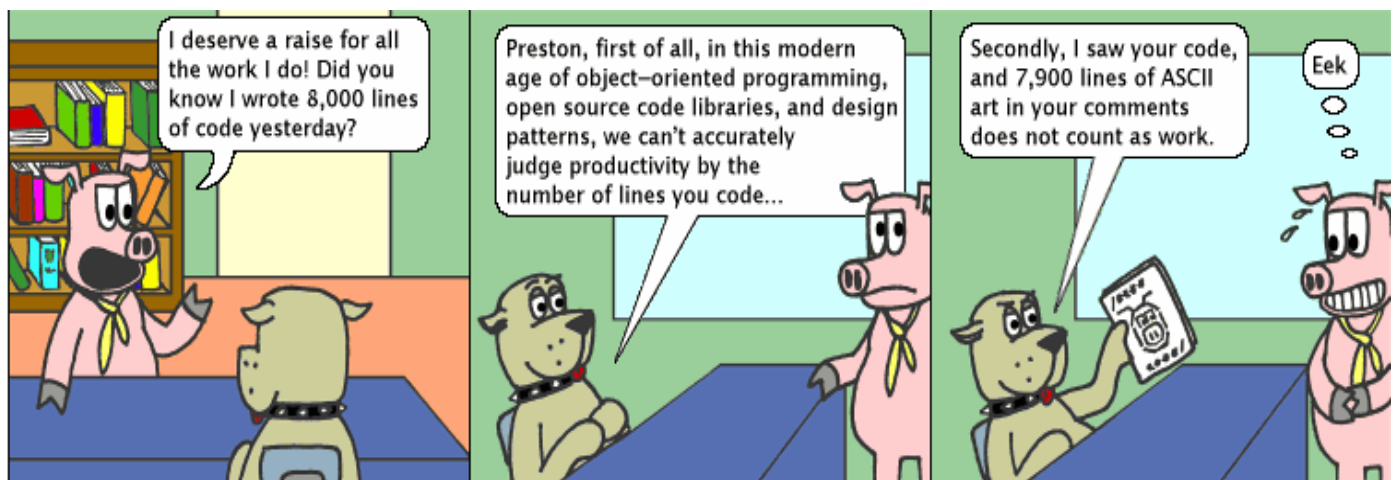
At the end of the workday it is the responsibility of the System Administrator or any other assigned personnel to back up your company's current data to hard-drive and tape. Whenever a post is performed (ML or GL Month and Year-end) a history backup to external back up media (tape, CD, flash drive etc) **must** be effected.

We would advise that you use labeled tapes for each day of the workweek; ML posts, GL posts and each year-end post. E.g. Monday, Tuesday, Wednesday, Thursday, Friday, ML post, GL post and Year-end (or which year) post.

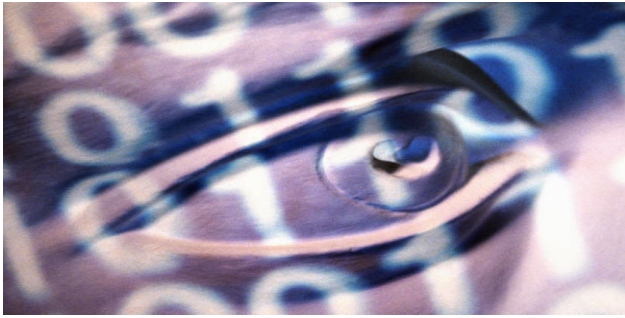
Therefore, in the event that your server crashes, you will at least have a very recent backup. This may be either yesterday's for current, last month's for history or last year's for history.



LIGHT HUMOR



FEATURE STORY— SPYWARE



Spyware is the most troublesome software to appear on the Internet in recent times. When spyware infects a computer system, it may be relatively harmless or it may be devastating.

What Is Spyware?

Spyware is any software that collects information about computer usage and/or the computer user. It is installed on one computer and sends information to another computer. Some spywares like the Weather Bug, Bear Share and Kazaa are knowingly downloaded and installed by users. Other spyware is installed without the knowledge or permission of the user.

How Does Spyware Affect A Computer?

Spyware installs itself or comes installed with freeware and shareware programs. Once embedded in your computer, it tracks your internet and software usage, records sent and received email and instant messages and logs keystrokes to identify passwords and credit card numbers. The information is sent out to advertisers or other intruders who will use it to bombard your computer with ads or at worse, steal and use your accounts. You will often lose complete control over your computer once spyware has been installed. The spyware can cause browser crashes and other unauthorized changes in your computer.

The unwanted pop up ads that result from spyware can cause the computer to work slower and possibly destroy some programs from being able to run. Symptoms of spyware infection include:

- * Very slow system performance while browsing the Internet.
- * Your homepage changing mysteriously on its own.
- * Excessive appearance of pop-ups, on sites like Google, Yahoo and MSN, which don't use them.
- * You can only get your browser to visit sites, which are trying to dupe you into buying spy ware removal software.

How Does One Deal With Spyware?

Arming your computer against spyware is an important move to make to protect your personal security and private information. Statistics on the number of identity theft victims continue to rise as do the number of computers being infected with spyware. Some numbers have shown nine out of ten computers are affected by spyware, many on computers whose users are unaware of the infection. Identity theft and spyware are connected in that spyware has become a common method for intruders to gather your personal information and bank numbers so they can commit identity theft.

As the spyware threat has worsened, a number of techniques have emerged to counteract it. Spyware specific tools are needed to rid of and protect against spyware because normal anti-virus software is not designed to detect spyware, as it is unique from viruses. Spyware programs should also be able to detect adware, a similar application that runs on your computer by sending a constant stream of pop ups. Adware can be dangerous to the proper functioning of your computer. Many spyware detection and elimination programs are easily available for free on the Internet. However, despite these tools and programs, spyware remains a costly problem. When a large number of pieces of spyware have infected a Windows computer, the only remedy may involve backing up user data, and fully reinstalling the operating system.

MSD CHALLENGE 2009



We are issuing a challenge to all of our clients for 2009— the client with the greatest usage recorded for the following modules will be awarded a prize;

- ◆ Emailing Statements
- ◆ Pearls
- ◆ Signatures & Pictures

With the Emailing Statements module, you will greatly reduce printing and postage costs. The Pearls module helps you to assess your company's performance based on the Pearls ratio. Use of the Signature & Pictures module helps to enhance security.

The aim of this challenge is to promote efficiency within your organizations.

Who will be the winner of the MSD Challenge 2009 ? Well.. what are you waiting for ? Get busy everyone !



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“Committed to Software Excellence and Integrity”

NEED SUPPORT ?



Our dedicated and hardworking support team are standing by to assist you with your queries.

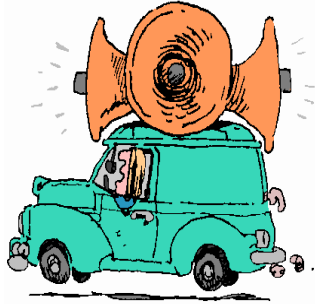
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UPCOMING EVENTS



Site Visits

Jamaica – to be scheduled
Trinidad – to be scheduled
Regional – to be scheduled

EMPLOYEE FOCUS

Ferdinand Mc Intosh joined the Quality Assurance & Documentation Team on 16 October 2008. He brings to MSD his 20 years' Credit union experience. MSD warmly welcomes him !

ABOUT US

Established in 1984, with over 130 clients throughout the Caribbean, MSD is the market leader in the development and support of multi-platform Management Information Systems software for financial and retail institutions.

We provide high performance, customized software solutions, and extensive support and training for our clients thus enabling us to achieve awards of excellence year after year.

We offer the following services:

- ◆ Software Development,
- ◆ LAN and WAN,
- ◆ Computer Hardware Sales,
- ◆ Consultancy.

Some of our software product front-runners are:

- ◆ CUMIS Plus (Credit Union Management Information Systems),
- ◆ iBOS (Integrated Banking On-Line System),
- ◆ WinPrint (Unix to Windows report previewing and formatting utility),
- ◆ ATM Simulator.

For further information, please contact us at info@msd-tt.com.

ANY COMMENTS ?

Please feel free to email your comments on the newsletter to newsletter@msd-tt.com: the sort of articles you like, the sort you don't read, new features you'd like to see etc. Feedback from everyone is always welcome.

